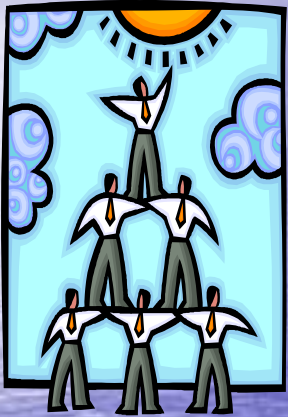


Public Benefits Planning

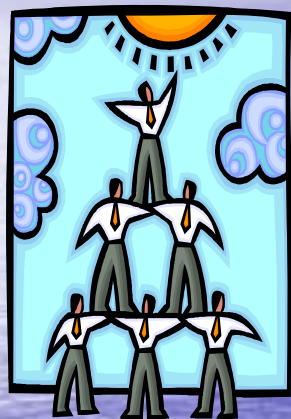
Understanding
government benefits
is CRITICAL
when consumers begin to work!

Session Outcomes



- Basic overview of key public benefits that may be affected when people with disabilities work.
- Confidence in understanding public benefits basics, and know where to get reliable answers to complex public benefits questions.

Session Outcomes, *cont.*



- Understanding of the importance of public benefits support as a necessary component to help people with disabilities go to work
- Motivation to provide and develop public benefits planning supports for people with developmental disabilities
- Introduction to local public benefits counseling experts

Making money affects most government programs!

Most generic services that people with developmental disabilities receive are based on need due to lack of income, like:

- Section 8 and/or subsidized housing
- In-Home Supportive Services (IHSS)
- Medi-cal Health Insurance



When people work, these benefits may change, especially Social Security payments.

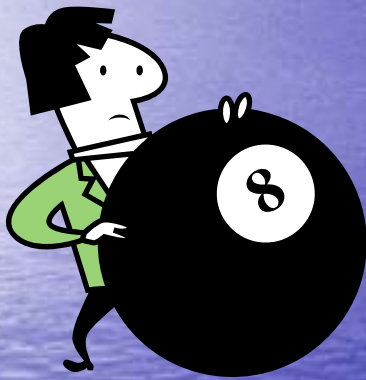
Making money affects most government programs!



People with disabilities do best when they work if they do public benefits planning to:

- think about much money they'd like to live on, and
- how making that much money affects any benefits they receive.

Benefits Counseling



Without this assistance,
the person may
experience
overpayments which
must be repaid, or
lose benefits
unexpectedly!

Benefits to Consider



- Retirement
- General Support
- Unemployment
- Insurance Dividends
- Disability Programs
- Stipends for government services
- Legal settlements

The long list...



- SSDI-Social Security Disability
- VA (Veterans) Benefits
- Retirement, Agent Orange, Disability, Disabled Children
- Railroad Retirement Benefits
- Black Lung Benefits
- Section 8/HUD Subsidy
- TANF Benefits
- Food Stamps, WIC coupons, milk, free meal programs
- Unemployment Benefits
- Workers' Comp Benefits
- Child Support
- IIM (Individual Indian Money)
- Interest and/or Dividends
- Lease/Rental Income
- Alimony

...and more...



- Adoption Subsidies
- Food/Shelter in lieu of wages (e.g. Religious Orders, Military)
- Personal Assistance Payments
- Scholarships, Fellowships, Grants
- Long Term Disability Payments
- Cash/In kind Support from others
- Civil Service Retirement
- Military Retirement
- Military Disability Retirement
- Military Allotment
- Free Housing on Military Base
- Pension/Retirement Payments
- Legal Settlement
- Periodic Trust Income

...and even more!



- Americorp
- State General Assistance
- Energy Assistance
- Home Energy Assistance
- Tax Refunds
- Foster Grandparent Payments
- RSVP Payments
- Meals for Older Americans
- Senior Companion
- School Loans
- Inheritance
- Lottery/Gambling Winnings
- BIA Payments to students, assistance, Foster Care Funds

Earned Income to Consider

- Wages
- Net Income from Self-Employment
- Food/Shelter instead of wages
- Indian Per Capita Payments (Casino)
- Work Study
- Honoraria
- Royalties
- Bonuses



Resources to consider



- U.S. Savings Bonds
- Safe Deposit Box Contents
- Bank Accounts
- Insurance Policies
- Retirement/Pension Plan
- IDA-Individual Dev. Acct.
- Non-home Real Property
- Vehicles-cars, trucks, boats, snowmobiles
- Coin/Stamp Collections
- PASS plan accounts
- Trusts
- Bonds, Stocks
- Home
- Valuable Antiques

Resources to consider



- Art Collection
- Livestock
- IRA, 401K
- Property Essential for Self Support (PESS)
- Funeral/Burial Agreement
- Cremation Agreement
- Cemetery Plot
- Head/Foot Stones, Markers

Public Benefits Planning Assistance



The Social Security Administration is providing contracts to 13 agencies in California to help people with disabilities with benefits counseling called –

Benefits Planning Assistance and Outreach Centers (BPAOs)

California BPAO* Locations



***Benefits Planning Assistance and Outreach**

- Belmont
- Berkeley (3)
- Costa Mesa
- Fairfield
- Fresno
- Garden Grove
- Long Beach
- Los Angeles (3)
- Modesto
- Richmond
- Sacramento
- Salinas
- San Francisco
- San Jose
- San Rafael
- Santa Barbara
- Ukiah

The Need for Financial Planning Assistance



BPAOs contractors will probably not be able to meet the needs of all regional center consumers who work!

SO:

- consumers,
- their families,
- regional center Service Coordinators, and
- service providers

ALL need to be informed and help with public benefits planning and management.

Public Benefits Planning

Growing Up With A Disability

<http://www.preview.disabilitybenefits101.org/ca/situatio...>

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Newly Diagnosed

**Growing Up With
A Disability**

Eric's Story

FAQs

Pitfalls

Resources

Workforce Re-Entry

Sudden Onset

Income Support

California State
Disability

Social Security
Disability Programs

Health Coverage

Private Health
Coverage

Your Rights

COBRA

OBRA

Cal-COBRA

HIPAA

AB 1672

**"I've gotten myself
though school.
Now I'm ready for a job.
Can I make enough
to live on my own?"**



Read Eric's Story

FAQs

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Frequent Pitfalls

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Next Steps: Resources

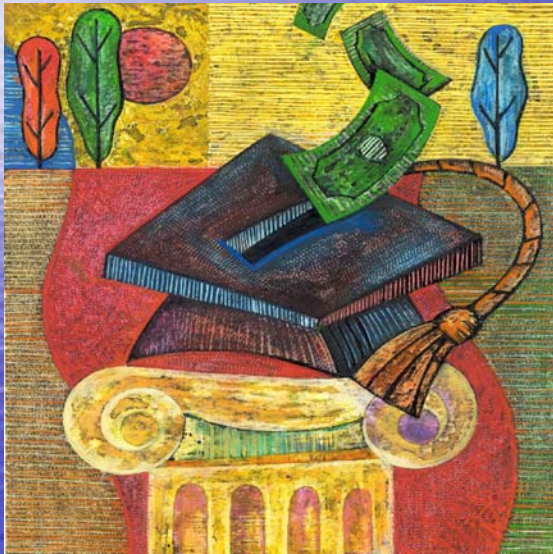
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Typical Benefit Programs for People with Developmental Disabilities



1. Social Security Benefits

2. California 250% Medicaid Program

3. Workplace Personal Assistance (AB 925)

#1 Social Security (SSI) Work Incentives Basics



- SSI recipients receive benefits due to a lifelong disability and the inability to work.
- If any other income is received by an SSI recipient, the monthly benefit rate, or check amount, is reduced.

Social Security (SSI) Income Calculations

- Deductions are made from the gross income to find out how much income is counted.
- There are many situations that can affect income calculations, but in general –



**For every \$2 of income
over an \$85 exclusion a month,
\$1 is reduced from the SSI check.**

A Total Income Calculation Equation Example



Gross work income for January, 2006

20 hours/week @ \$7/hour x 4 weeks =

\$560 - \$85 = \$475

divided by 2 = \$237.50 deduction

SSI reduced monthly benefit amount:

\$812- \$237.50 earned income reduction
= \$574.50

SSI reduced monthly benefit
(\$574.50)+ gross work income (\$560)
= **\$1134.50 total monthly income**

Medi-Cal Continued Coverage Incentive



If an SSI recipient has earnings that reduce the benefit check to \$0 they may be able to continue Medi-Cal at no cost if:

- SSI was received in the last 12 months
- the disability continues to meet medical requirements
- Non-disability (asset) requirements continue
- Income is below the 1619b threshold amount
(\$32,499 annually in California, 2006)

Impairment Related Work Expenses Incentive (IRWE)



- Documented expenses for services or items related to the disability paid for to support work
- IRWEs are subtracted from the monthly gross income before monthly benefit check reductions are made
- Examples:
 - ✓ Prescription drugs
 - ✓ Medical expenses
 - ✓ Computer screen reader

Plan to Achieve Self-Support (PASS) Incentive



Allows approved plans for recipients to set aside earned or unearned income for a vocational goal, like -

- ✓ college,
- ✓ training school, or
- ✓ Self-employment development startup

A detailed application is submitted to staff at the PASS Cadre in Anaheim or Oakland.

Student Earned Income Exclusion Incentive



An exclusion of \$1460/month or \$5910/year (2006 figure) of earned income is allowed if:

- a recipient is under age 22,
- not married or considered the head of a household, and
- is regularly attending school

An Important Note about SSDI!



Recipients receive this kind of check if they:

- have worked and have become disabled, or
- they are a person with a disability and their parent retires or dies.

This program has a different set of rules for work, and offers Medi-Cal to its recipients.

Many regional center consumers receive both checks, and will require careful financial planning assistance when they begin to work.

#2 Medi-Cal 250% California Working Disabled Program



Provides full scope Medi-Cal with a monthly premium to workers with disabilities earning **UP TO** 250% of the Federal Poverty Level (FPL).

Example *(2006 figures):*

An Individual can make up to \$2040/month; \$24,480/year to qualify with monthly payments starting between \$20 - \$175/month

Applying for Medi-Cal 250% California Working Disabled Program



Each County has a Coordinator for applications.

Recipients can apply with the following:

- unearned income,
- one home
- one car, and
- employer retirement accounts

Recipients with liquid assets over \$2000 are not able to apply.

#3 AB 925 Workplace Personal Assistance Services



In-Home Supportive Services (IHSS)
are now allowed in the workplace
for personal assistance

**"relevant and necessary in supporting
and maintaining employment:"**

Including any activity that helps an
individual land a job,

- ✓ such as interviewing or training,
- ✓ preparation of meals,
- ✓ personal care services, and
- ✓ paramedical services.

Some Workplace Personal Assistance Services **Not** Allowed



IHSS hours **cannot** be transferred to work for:

- ✓ assistance with college courses or vocational training,
- ✓ yard clean-up,
- ✓ laundry and cleaning, and
- ✓ travel *accompaniment*.

And **NO** additional hours can be authorized!

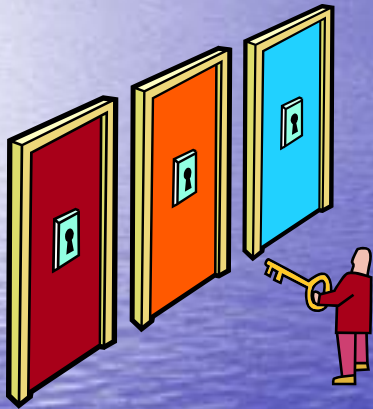
Transferring Workplace Personal Assistance Services to Work



To Apply, a recipient:

- contacts their IHSS eligibility worker
- gives the number of hours requested to be used in the workplace, and
- tells what services the hours would be used for.

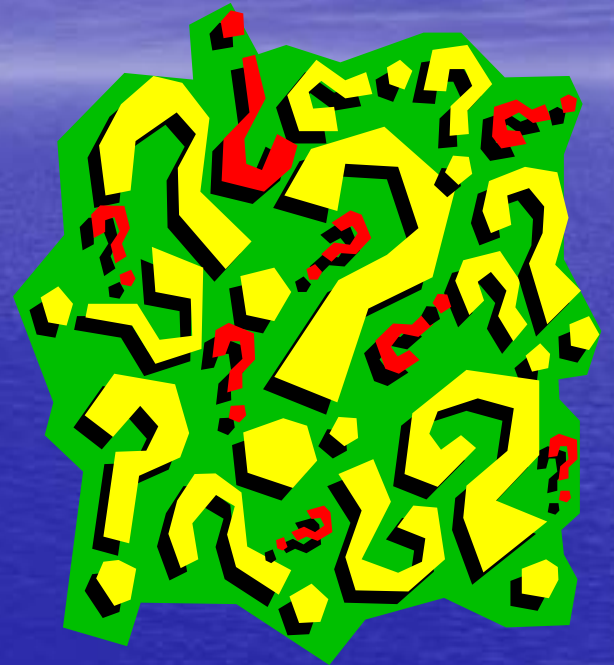
Transferring Workplace Personal Assistance Services to Work



- The county decides on authorization of the use of IHSS hours in the workplace.
- The eligibility worker notifies the recipient of the approval or denial.

Questions?

Many thanks
for your
interest
and attention...



For More Information

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